

CAREER OPPORTUNITY



Credit Risk Management Assistant Manager - Recoveries (M1)

Applications are hereby invited for the position of Assistant Manager – Recoveries in the Credit risk Management Department. Résumés should be submitted to The Manager – Human Resources via humanresources@firstcitizensbb.com on or before August 27, 2025.

JOB SUMMARY

The incumbent is responsible for providing support to the Senior Manager, Credit Risk Management in managing the Bank's portfolio of accounts, including collections, operating systems, loan loss provisioning and estimated credit loss processes and procedures.

KEY DUTIES AND RESPONSIBILITIES

- Ensure the reduction of arrears on the assigned portfolio of accounts.
- Review and recommend Applications for restructures, settlement proposals, payment arrangements, collateral sale proposals for the Group within designated limits in accordance with credit policies and guidelines.
- Establish and maintain a support network of external agencies to assist with the execution of strategies for arrears reduction.
- Administer the delinquency management software system for the Group.
- Conduct site visits of repossessed assets to ensure they are secured in the manner specified by the Unit.
- Ensure the timely provision of reports which are used in the post-loan administration functions.
- Assist with developing operational plans and budgets for the Unit and determine corrective strategies for achieving targets.
- Ensure and maintain good relationships with all stakeholders (internal and external).
- Attend to Court matters, execute levies and possessions to protect and manage the Bank's assets.
- Review the Bank's lending practices that lead to delinquency trends and make recommendations for changes as required. This is with a view to improving consumer management within the Bank.
- Develop procedures and systems for management of department and review, revise or amend as required.
- Provide effective management, leadership and supervision of the Unit and assist with the development of subordinates.
- Review reports generated by the Credit Administration Officer, Collection Officer and Administrative Assistant.
- Ensure internal and external audit reviews on credit risk management and credit administration achieve acceptable ratings.
- Assist with execution of the FCBB's quarterly Estimated Credit Loss Reporting and monthly Loan Loss Provisioning (LLP) function.
- Perform any other duties as assigned.

QUALIFICATIONS AND EXPERIENCE

- Bachelor's degree in a Business-related field from a reputable University or other professional qualification from a recognized professional body e.g. CFA, CIMA, ACCA and five (5) years progressive experience in collections and recoveries operations, at least two (2) of which must be Supervisory Level.
OR
Executive Diploma/Diploma and five (5) years progressive experience in banking, at least four (4) of which must be at Supervisory level.
- At least five (5) years' experience in arrears collection, two (2) of which should have been at least at a supervisory level.
- Knowledge of banking compliance regulations, lending and credit risk policies and procedures, bank products and services.
- Knowledge of Companies Act, Bill of Sale Act, Stamp Duty Act and Labour Act.
- In-depth knowledge of collateral security documentation/evaluation.
- Proficiency in Microsoft Office Suite and Financial Modelling
- Strong Leadership and Relationship Management skills.
- Strong problem solving and decision making skills
- Strong communication and presentation skills.
- Knowledge of IFRS 9 Framework.
- Strong negotiating and influencing skills